DISTRICT OF NE INDIA

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Entered on Docket September 23, 2009 Buc a. Ward

Hon. Bruce A. Markell United States Bankruptcy Judge

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US Bank Natl. Assoc., as Trustee Mortgage Pass-Through Certificates, Series 2006-EQ1 09-72022 / 1100207548

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

In Re:

Robert V. Lopez and Tamatha J. Young

voett V. Dopoz and Tamama v. Tour

Debtors.

BK-S-09-14432-bam

MS Motion No.

Date:

Time:

Chapter 13

## ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the postpetition arrearages currently due as follows:

| 4 Monthly Payments at \$2,085.82                                     | \$          | 8,343.28 |
|--|-------------|----------|
| (June 1, 2009 – September 1, 2009)<br>3 Late Charges at \$91.82 each | \$          | 275.46   |
| (June 16, 2009 – August 16, 2009)<br>Motion Filing Fee               | \$          | 150.00   |
| Attorneys Fees   | \$          | 750.00   |
| Less suspense  | <b>-(\$</b> | 14.18)   |
| Total Arrearages   | \$          | 9,504.56 |

The above arrearage shall be paid in six (6) monthly installments of \$1,584.09. These payments shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month commencing with the September 20, 2009 payment and continuing throughout and concluding on or before February 20, 2010.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give Debtors at least five business days' notice of the time, place and date of sale.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning with the October 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject Property, generally described as 6156 Forever St., Las Vegas, NV 89148, and legally described as follows:

## Parcel I:

Lot Thirty-One (31) of SEDONA III AT SOUTHWEST RANCH - UNIT I, as shown by map thereof on tile in Book 107 of Plats, Page 95, in the Office of the County Recorder of Clark County, Nevada. Parcel II:

A non-exclusive easement for ingress, egress, use and enjoyment over and upon that portion of said subdivision delineated on the Plat as "Private Street and Common Elements", as further described in the Declaration of Covenants, Conditions and Restrictions recorded July 26, 2002 in Book 20020726 as Document No. 00372 of Official Records, as the same may be amended from time to time.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each

such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100 00, to be 7 paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure 2 the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to 3 Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof. 6 Submitted by: 0 WILDE & ASSOCIATES 9 10 11 GORY L. WILDE, ESO. 12 Attorneys for Secured Creditor 208 South Jones Boulevard 13 Las Vegas, Nevada 89107 14 APPROVED AS TO FORM & CONTENT: 15 Narrah F. Newark Rick A. Yarnall 16 17 Narrah F. Newark 18 Rick A. Yarnall Attorney for Debtors Chapter 13 Trustee 201 Las Vegas Blvd, S., #350 701 Bridger Avenue #820 Las Vegas, NV 89101 Las Vegas, NV 89101 20 21 Nevada Bar No. 8201 22 23

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